

Fill in this information to identify the case:

Debtor 1 Maurice A Putman

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 24-13679-pmm

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** U.S. BANK TRUST NATIONAL  
ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT  
SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION  
TRUST

**Last 4 digits** of any number you use to  
identify the debtor's account: 6866

**Court claim no.** (if known): 4-1

**Date of payment change:** 5/1/2025  
Must be at least 21 days after date  
of this notice

**New total payment:** \$891.51  
Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

No.  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment:** \$448.68

**New escrow payment:** \$511.33

#### Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

**Current interest rate:**

**New interest rate:**

**Current principal and interest payment:**    **New principal and interest payment:**   

#### Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No  
 Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment**

**New mortgage payment:**

Debtor 1 Maurice A Putman

Print Name

Middle Name

Last Name

Case number (if known) 24-13679-pmm

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Michelle L. McGowan Date 3/27/2025  
Signature

Print	<u>Michelle L. McGowan</u>			Title	<u>Authorized Agent for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>Robertson, Anschutz, Schneid, Crane &amp; Partners, PLLC</u>				
Address	<u>13010 Morris Road, Suite 450</u>			Number	Street
				City	
				State	ZIP Code
Contact Phone	<u>470-321-7112</u>			Email	<u>mimcgowan@raslg.com</u>

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on March 31, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Maurice A Putman  
257 N. State RoadApt 1-C  
Springfield, PA 19064

And via electronic mail to:

BRAD J. SADEK  
Sadek Law Offices, LLC  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102

KENNETH E. WEST  
Office of the Chapter 13 Standing Trustee  
190 N. Independence Mall West  
Suite 701  
Philadelphia, PA 19106

United States Trustee  
Office of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107

By: /s/ Ashtyn Pribbenow  
Ashtyn Pribbenow

P.O. Box 8619  
Philadelphia, PA 19101-8619

Hours of Operation  
Monday through Thursday 8:00 am to 9:00 pm, CT; Friday 8:00  
am to 5:00 pm, CT

BRAD J SADEK  
Sadek Law Offices, LLC  
1500 JFK BOULEVARD STE 220  
Philadelphia PA 19102

Re: Account Number: [REDACTED]  
Mortgagor(s): MAURICE PUTMAN

Property Address: 311 ROBERTA AVE  
DARBY PA 19023

Our records indicate the above referenced account has been impacted by a bankruptcy filing. If a mortgagor has received a discharge in bankruptcy, Selene fully acknowledges that such mortgagor has no personal liability for the debt and is not attempting to collect the debt from that mortgagor personally. If the account is impacted by an active bankruptcy case, Selene fully acknowledges the automatic stay and is not attempting to collect the debt. **THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.**

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note, however, that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

P.O. Box 8619  
Philadelphia, PA 19101-8619

BRAD J SADEK  
Sadek Law Offices, LLC  
1500 JFK BOULEVARDSTE 220  
Philadelphia PA 19102

Online Information: [www.selenefinance.com](http://www.selenefinance.com)Email: [customerservice@selenefinance.com](mailto:customerservice@selenefinance.com)

Hours Of Operation: Monday through Thursday 8:00 am to

9:00 pm, CT; Friday 8:00 am to 5:00 pm, CT

Phone: (877) 735-3637

Hearing Impaired: Call 711 or (800) 735-2989

Fax: (866) 926-5496

Correspondence:

P.O. Box 8619  
Philadelphia, PA 19101-8619

Analysis Date:

Loan Number:

Borrower Name:

Property Address: 311 ROBERTA AVE

DARBY PA 19023

03/20/25

MAURICE PUTMAN

Each year Selene Finance LP reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes, flood insurance (if required), homeowner's insurance premiums and mortgage insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

**1. What is the amount of my new monthly payment starting May 01, 2025?**

Payment Items	Previous Payment	New Payment	Difference
Principal and Interest	\$380.18	\$380.18	\$0.00
Escrow	\$448.68	\$511.33	\$62.65
Surplus	\$0.00	\$0.00	\$0.00
<b>Total Payment</b>	<b>\$828.86</b>	<b>\$891.51</b>	<b>\$62.65</b>

- Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with Selene Finance LP, this new amount will automatically take effect with your May payment.

**2. What are the most common reasons that my escrow payment may change from year to year?**

A. Increases or Decreases in Amounts Billed – The amounts we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts Selene Finance LP expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
CITY/1ST PAR	Not Available	\$2,105.01	\$2,105.01
COUNTY TAX	Not Available	\$297.53	\$297.53
HOMEOWNERS I	Not Available	\$1,403.00	\$1,403.00
PMI	Not Available	\$412.08	\$412.08
SCHOOL/ISD P	Not Available	\$1,918.28	\$1,918.28
<b>Total Annual Escrow Payments</b>	<b>\$6,146.04</b>	<b>\$6,135.90</b>	<b>-\$10.14</b>
<b>Monthly Escrow Payments</b>	<b>\$448.68</b>	<b>\$511.33</b>	<b>\$62.65</b>

B. Repayment of Escrow Surplus – According to the projections shown in Table 1 on the reverse side, your escrow account will rise above the minimum required balance of \$953.97 in March. This means you have a *surplus* of \$3,644.35 in your escrow account.

Projected Low Escrow Balance	minus	Allowable Low Escrow Balance	equals	Surplus
\$4,598.32		\$953.97		\$3,644.35

#### ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Beginning Balance	Payments Estimate	Disbursements Estimate	Current Balance	Projected Balance	Required Projected Difference
May 25	PMI	\$511.33	\$34.34	\$5,075.25	\$1,430.90		
June 25	PMI	\$511.33	\$34.34	\$5,552.24	\$1,907.89	\$3,644.35	
July 25	PMI	\$511.33	\$34.34	\$6,029.23	\$2,384.88	\$3,644.35	
August 25	PMI	\$511.33	\$34.34	\$6,506.22	\$2,861.87	\$3,644.35	
August 25	SCHOOL/ISD P	\$0.00	\$1,918.28	\$6,983.21	\$3,338.86	\$3,644.35	
September 25	PMI	\$511.33	\$34.34	\$5,064.93	\$1,420.58	\$3,644.35	
October 25	PMI	\$511.33	\$34.34	\$5,541.92	\$1,897.57	\$3,644.35	
November 25	PMI	\$511.33	\$34.34	\$6,018.91	\$2,374.56	\$3,644.35	
December 25	PMI	\$511.33	\$34.34	\$6,495.90	\$2,851.55	\$3,644.35	
January 26	PMI	\$511.33	\$34.34	\$6,972.89	\$3,328.54	\$3,644.35	
January 26	HOMEOWNERS I	\$0.00	\$1,403.00	\$7,449.88	\$3,805.53	\$3,644.35	
February 26	PMI	\$511.33	\$34.34	\$6,046.88	\$2,402.53	\$3,644.35	
March 26	PMI	\$511.33	\$34.34	\$6,523.87	\$2,879.52	\$3,644.35	
March 26	COUNTY TAX	\$0.00	\$297.53	\$7,000.86	\$3,356.51	\$3,644.35	
March 26	CITY/1ST PAR	\$0.00	\$2,105.01	\$6,703.33	\$3,058.98	\$3,644.35	
April 26	PMI	\$511.33	\$34.34	\$4,598.32	\$953.97	\$3,644.35	**
<b>Totals</b>		<b>\$6,135.96</b>		<b>\$6,135.90</b>		<b>\$1,430.96</b>	<b>\$3,644.35</b>

\*\* Low Balance used to determine escrow surplus or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. A lower cushion may be required under state law. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (\*) indicates a difference between the estimated and actual payments and disbursements. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Description	Payments Estimate	Actual	Projected Disbursement Estimate	Actual	Projected Escrow Balance	Actual Escrow Balance
	Beginning Balance					\$0.00	-\$9,940.89
February 25	PMI			\$34.34 *			-\$9,975.23
February 25	COUNTY TAX			\$297.53 *			-\$10,272.76
March 25	CITY/1ST PAR	\$17,038.68	E	\$2,105.01	E		\$4,660.91
April 25	PMI	\$448.68	E	\$34.34	E		\$5,075.25
<b>Totals</b>		<b>\$0.00</b>	<b>\$17,487.36</b>	<b>\$0.00</b>	<b>\$2,471.22</b>		

If you have questions about your escrow analysis statement please contact our Customer Service Department at (877) 735-3637.

If you have an active bankruptcy or have received a bankruptcy discharge, we are sending this for informational, legal, or compliance purposes only. We are not trying to collect against you personally. If you have questions about this communication or your obligation to pay, please contact your attorney.